In the Specification:

Amend the specification as follows:

Page 1, line 19, insert the following as a separate paragraph

--This is a continuation of co-pending application serial no. 08/928,559, filed 9/12/97, which is incorporated herein by reference.--

In the Claims:

Cancel, without prejudice claims 1-38.

Please add claims 39-55

39. A transaction server computer configured to process loan applications, said transaction server including:

a database of pending loan applications, said database including status information regarding said pending loan applications, said database includes a set of bids associated with each said loan application;

a network interface configured to provide communications between the transaction server and at least one client computer associated with a party to one of said pending loan applications;

a lender information generation mechanism configured to generate a loan profile for each of said loan applications;

a set of program modules each configured to cause the transaction server computer to provide one or more services to said at least one client computer; and

a role validation mechanism configured to provide access to one or more of the set of program modules responsive to said party.

1 40. The transaction server computer of claim 39 wherein said pending loan applications
2 comprise home mortgage loan applications.

1 41. The transaction server computer of claim 39 wherein the set of program modules
2 are responsive in real time to requests received from said at least one client
3 computer.

1 42. The transaction server computer of claim 39 wherein said party is a loan originator,
2 a loan maker, a loan purchaser, a broker, loan processor, manager, a prospective
3 borrower, or loan applicant.

1 43. The transaction server computer of claim 39 wherein the set of program modules is
2 selected from the group of a login module, a broker module, a lender module, an
3 administration module, an external interface module, external service module, a
4 notification module, a database interface module, a geoserver module, a monitoring
5 module, and a system module.

1 44. The transaction server computer of claim 43, wherein said login module is
2 configured to authenticate a party.

1 45. The transaction server computer of claim 44, wherein said login module is further
2 configured to associate one of said broker module, said lender module, or said
3 administration module with said party.

1 46. The transaction server computer of claim 43, wherein said broker module is
2 configured to handle server-side application requirements of a broker station.

1 47. The transaction server computer of claim 43, wherein said lender module is
2 configured to handle server-side application requirements of a lender station.

1 48. The transaction server computer of claim 43, wherein said administration module
2 is configured to handle server-side application requirements of an administration
3 station.

1 49. The transaction server computer of claim 43, wherein said external interface
2 module is configured to convert incoming data in a first format to a second format.

1 50. The transaction server computer of claim 43, wherein said external service module
2 further comprises:
3 a service request mechanism configured to request data from an external service;
4 and
5 a service reception mechanism configured to receive said data requested by the
6 service request mechanism.

1 51. The transaction server computer of claim 43, wherein said notification module is
2 configured to handle e-mail communication with said party.

1 52. The transaction server computer of claim 43, wherein said database interface
2 module further comprises:
3 a connection management mechanism configured to manage the number of
4 simultaneous connections to said database; and
5 an interface mechanism configured to interface between the set of program modules
6 and said database.

1 53. The transaction server computer of claim 43, wherein said geoserver module is
2 configured to provide data responsive to a query from said party.

1 54. The transaction server computer of claim 43, wherein said monitoring module is
2 configured to determine a resource usage and to monitor said resource usage.

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